	Application No.	Applicant(s)
Notice of Allowability	09/845,924	HOOD, GEORGE ROBERT
	Examiner	Art Unit
	Andrew Joseph Rudy	3627

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *11 November 2005 Appeal Brief*.

2. ☒ The allowed claim(s) is/are *3-6 and 9-12*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some*   c) ☐ None   of the:

        1. ☐ Certified copies of the priority documents have been received.

        2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

        3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

    * Certified copies not received: _____ .

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application. **THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☒ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

    (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

        1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____ .

    (b) ☒ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____ .

    Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO-1449 or PTO/SB/08), Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material

5. ☐ Notice of Informal Patent Application (PTO-152)

6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____ .

DETAILED ACTION

Allowable Subject Matter

EXAMINER'S AMENDMENT

1.   An examiner's amendment to the record appears below. Should the changes

and/or additions be unacceptable to applicant, an amendment may be filed as provided

by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be

submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview

with Mr. George Gates (Reg. No. 33,500) on February 3, 2006.

IN THE CLAIMS

2.   The application has been amended as follows:

1-2. (CANCELED)

3. (CURRENTLY AMENDED) [[The]] A method of ~~claim 2~~ performing financial
processing in a computer, comprising:
(a) accessing account, event and organization attributes from a database accessible
by the computer, wherein: (1) the account attributes comprise data about accounts
being measured, (2) the event attributes comprise data about account-related
transactions, and (3) the organization attributes comprise data about the
organization's financial status; and
(b) performing one or more profitability calculations in the computer using the
account, event and organization attributes accessed from the database, results from
the amortization calculations, as well as one or more profit factors and one or more
rules, wherein the profitability calculations comprise:

$$\text{Profit } (a_i) \quad = \quad \text{Net Interest Revenue (NIR) } (a_i)$$
$$+ \quad \text{Other Revenue (OR) } (a_i)$$
$$- \quad \text{Direct Expense (DE) } (a_i)$$
$$- \quad \text{Indirect Expense (IE) } (a_i)$$
$$- \quad \text{Risk Provision (RP) } (a_i),$$

for an account a_i, wherein <u>the profitability calculations include one or more amortization calculations in the computer using the account, event and organization attributes accessed from the database, the amortization calculations comprise a straight-line method that amortizes the Other Revenue, Direct Expense, Indirect Expense, or Risk Provision over a plurality of periods within a term for the account a_i, and</u> the straight-line method comprises calculating an Unamortized Amount and an Amortized Amount, such that:

if k < n, then:

$$\text{Amortized Amount} = \text{Adj.Amt}_1 + (k{-}1) * (\text{Amt}/n)$$

$$\text{Unamortized amount} = (n{-}k) * (\text{Amt}/n) + (\text{Amt}_1 - \text{Adj.Amt}_1)$$

if k = n, then:

$$\text{Amortized Amount} = \text{Amt}$$

$$\text{Unamortized amount} = 0$$

wherein:

n	=	number of terms in amortization period,
k	=	number of terms elapsed since amortization began, such that k = 1, ..., n,
Amt	=	an initial amount to be amortized,
Adj.Amt_1	=	actual amount amortized in first period,
Life(Amt)	=	number of amortization terms,
$\text{AM}_k(\text{Amt})$	=	amortization amount for term k, such that:
	=	Amt if k = 0
	=	$\dfrac{\text{Amt}}{\text{Life}}$ if life ≥ k ≥ 1
	=	0 if k > life.

4. (CURRENTLY AMENDED) [[The]] <u>A</u> method of ~~claim 2~~ <u>performing financial processing in a computer, comprising:</u>
<u>(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status; and</u>
<u>(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, results from the amortization calculations, as well as one or more profit factors and one or more rules, wherein the profitability calculations comprise:</u>

<u>Profit (a_i)</u>	<u>=</u>	<u>Net Interest Revenue (NIR) (a_i)</u>
	<u>+</u>	<u>Other Revenue (OR) (a_i)</u>
		<u>- Direct Expense (DE) (a_i)</u>
		<u>- Indirect Expense (IE) (a_i)</u>
		<u>- Risk Provision (RP) (a_i),</u>

for an account a_i, wherein the profitability calculations include one or more amortization calculations in the computer using the account, event and organization attributes accessed from the database, the amortization calculations comprise a declining balance method that amortizes the Other Revenue, Direct Expense, Indirect Expense, or Risk Provision over a plurality of periods within a term for the account a_i, and the declining balance method comprises calculating an Unamortized Amount and an Amortized Amount, such that:

Amortized Amount = $k * (Amt_1 + Amt_k)/2$

Unamortized Amount = $Amt - [k * (Amt_1 + Amt_k)/2]$

wherein:

n	=	number of terms in amortization period,
k	=	number of terms elapsed since amortization began, such that $k = 1, ..., n$,
Amt_1	=	amount amortized in a first amortization period, and
Amt_k	=	amount amortized in period k.

5. (CURRENTLY AMENDED) [[The]] A method of claim 2 performing financial processing in a computer, comprising:
(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status; and
(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, results from the amortization calculations, as well as one or more profit factors and one or more rules, wherein the profitability calculations comprise:

Profit (a_i)	=	Net Interest Revenue (NIR) (a_i)
	+	Other Revenue (OR) (a_i)
	-	Direct Expense (DE) (a_i)
	-	Indirect Expense (IE) (a_i)
	-	Risk Provision (RP) (a_i),

for an account a_i, wherein the profitability calculations include one or more amortization calculations in the computer using the account, event and organization attributes accessed from the database, the amortization calculations comprise a straight-line method that amortizes the Other Revenue, Direct Expense, Indirect Expense, or Risk Provision over a plurality of periods within a term for the account a_i, and the declining balance method comprises calculating an Unamortized Amount and an Amortized Amount, such that:

Amortized Amount = $k * (Amt_1 + Amt_k)/2 - (Amt_1 - Adj.Amt_1)$

Unamortized Amount = $Amt - [k * (Amt_1 + Amt_k)/2] + (Amt_1 - Adj.Amt_1)$

wherein:

n	=	number of terms in amortization period,

k	=	number of terms elapsed since amortization began, such that k = 1, ..., n,
Amt_1	=	amount amortized in a first amortization period, and
Amt_k	=	amount amortized in period k, and
$Adj.Amt_1$	=	actual amount amortized in a first period.

6. (CURRENTLY AMENDED) [[The]] A method of ~~claim 2~~ performing financial processing in a computer, comprising:
(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status; and
(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, results from the amortization calculations, as well as one or more profit factors and one or more rules, wherein the profitability calculations comprise:

$$Profit\ (a_i) = Net\ Interest\ Revenue\ (NIR)\ (a_i)$$
$$+\quad Other\ Revenue\ (OR)\ (a_i)$$
$$-\quad Direct\ Expense\ (DE)\ (a_i)$$
$$-\quad Indirect\ Expense\ (IE)\ (a_i)$$
$$-\quad Risk\ Provision\ (RP)\ (a_i),$$

for an account a_i, wherein the profitability calculations include one or more amortization calculations in the computer using the account, event and organization attributes accessed from the database, the amortization calculations comprise an interest method that amortizes the Other Revenue, Direct Expense, Indirect Expense, or Risk Provision over a plurality of periods within a term for the account a_i, and the interest method comprises calculating an Unamortized Amount and an Amortized Amount, such that:

$$Amortized\ Amount = \left[\frac{Amt*r}{(1+r)^n - 1} * \frac{(1+r)^k - 1}{r}\right] + (Amt_1 - Adj.Amt_1)$$

$$Unamortized\ Amount = Amt - \left[\frac{Amt*r}{(1+r)^n - 1} * \frac{(1+r)^k - 1}{r}\right] + (Amt_1 - Adj.Amt_1)$$

wherein:

n	=	number of terms in amortization period,
k	=	number of terms elapsed since amortization began, such that k = 1, ..., n,
r_a	=	annual interest rate,
p	=	periodicity of update,
r	=	period rate or r_a/p,
Amt	=	amount to be amortized,

Amt_1 =   amount amortized in a first amortization period, and

$Adj.Amt_1$ =   actual amount amortized in a first period.

7-8. (CANCELED)

9. (CURRENTLY AMENDED) [[The]] A system of claim 8 for financial processing, comprising:
   a computer;
logic, performed by the computer, for:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status; and

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, results from the amortization calculations, as well as one or more profit factors and one or more rules, wherein the profitability calculations comprise:

$$Profit\ (a_i)\ =\ Net\ Interest\ Revenue\ (NIR)\ (a_i)$$
$$+\quad Other\ Revenue\ (OR)\ (a_i)$$
$$-\quad Direct\ Expense\ (DE)\ (a_i)$$
$$-\quad Indirect\ Expense\ (IE)\ (a_i)$$
$$-\quad Risk\ Provision\ (RP)\ (a_i),$$

for an account a_i, wherein the profitability calculations include one or more amortization calculations in the computer using the account, event and organization attributes accessed from the database, the amortization calculations include a straight-line method that amortizes the Other Revenue, Direct Expense, Indirect Expense, or Risk Provision over a plurality of periods within a term for the account a_i, and the straight-line method comprises logic for calculating an Unamortized Amount and an Amortized Amount, such that:

if k < n, then:

Amortized Amount = $Adj.Amt_1$ + (k−1) * (Amt/n)

Unamortized amount = (n-k) * (Amt/n) + (Amt_1 - $Adj.Amt_1$)

if k = n, then:

Amortized Amount = Amt

Unamortized amount = 0

wherein:

n   =   number of terms in amortization period,

k   =   number of terms elapsed since amortization began,

such that k = 1, ..., n,

Amt	=	an initial amount to be amortized,	
Adj.Amt$_1$	=	actual amount amortized in first period,	
Life(Amt)	=	number of amortization terms,	
AM$_k$(Amt)	=	amortization amount for term k, such that:	
	=	Amt	if k = 0
	=	$\dfrac{\text{Amt}}{\text{Life}}$	if life $\geq$ k $\geq$ 1
	=	0	if k > life.

10. (CURRENTLY AMENDED) [[The]] A system of-claim 8 for financial processing, comprising:

a computer;

logic, performed by the computer, for:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status; and

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, results from the amortization calculations, as well as one or more profit factors and one or more rules, wherein the profitability calculations comprise:

$$\text{Profit } (a_i) = \text{Net Interest Revenue (NIR) } (a_i)$$
$$+ \quad \text{Other Revenue (OR) } (a_i)$$
$$- \quad \text{Direct Expense (DE) } (a_i)$$
$$- \quad \text{Indirect Expense (IE) } (a_i)$$
$$- \quad \text{Risk Provision (RP) } (a_i),$$

for an account a_i, wherein the profitability calculations include one or more amortization calculations in the computer using the account, event and organization attributes accessed from the database, the amortization calculations include a declining balance method that amortizes the Other Revenue, Direct Expense, Indirect Expense, or Risk Provision over a plurality of periods within a term for the account a_i, and the declining balance method comprises logic for calculating an Unamortized Amount and an Amortized Amount, such that:

Amortized Amount = k * (Amt$_1$ + Amt$_k$)/2

Unamortized Amount = Amt – [k * (Amt$_1$ + Amt$_k$)/2]

wherein:

n	=	number of terms in amortization period,
k	=	number of terms elapsed since amortization began,

such that k = 1, ..., n,

$$\text{Amt}_1 \quad = \quad \text{amount amortized in a first amortization period,}$$

and

$$\text{Amt}_k \quad = \quad \text{amount amortized in period k.}$$

11. (CURRENTLY AMENDED) [[The]] A system ~~of claim 8~~ for financial processing, comprising:
    a computer;
logic, performed by the computer, for:
        (a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status; and
        (b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, results from the amortization calculations, as well as one or more profit factors and one or more rules, wherein the profitability calculations comprise:

$$\text{Profit } (a_i) \quad = \quad \text{Net Interest Revenue (NIR) } (a_i)$$
$$+ \quad \text{Other Revenue (OR) } (a_i)$$
$$- \quad \text{Direct Expense (DE) } (a_i)$$
$$- \quad \text{Indirect Expense (IE) } (a_i)$$
$$- \quad \text{Risk Provision (RP) } (a_i),$$

for an account a_i, wherein the profitability calculations include one or more amortization calculations in the computer using the account, event and organization attributes accessed from the database, the amortization calculations include a declining balance method that amortizes the Other Revenue, Direct Expense, Indirect Expense, or Risk Provision over a plurality of periods within a term for the account a_i, and the declining balance method comprises logic for calculating an Unamortized Amount and an Amortized Amount, such that:

$$\text{Amortized Amount} = k * (\text{Amt}_1 + \text{Amt}_k)/2 - (\text{Amt}_1 - \text{Adj.Amt}_1)$$
$$\text{Unamortized Amount} = \text{Amt} - [k * (\text{Amt}_1 + \text{Amt}_k)/2] +$$
$$(\text{Amt}_1 - \text{Adj.Amt}_1)$$

wherein:

$$n \quad = \quad \text{number of terms in amortization period,}$$
$$k \quad = \quad \text{number of terms elapsed since amortization began,}$$
$$\text{such that } k = 1, ..., n,$$
$$\text{Amt}_1 \quad = \quad \text{amount amortized in a first amortization period,}$$

and

$$\text{Amt}_k \quad = \quad \text{amount amortized in period k, and}$$

Adj.Amt$_1$ =   actual amount amortized in a first period.

12. (CURRENTLY AMENDED) [[The]] A system of claim 8 for financial processing, comprising:

a computer;

logic, performed by the computer, for:

(a) accessing account, event and organization attributes from a database accessible by the computer, wherein: (1) the account attributes comprise data about accounts being measured, (2) the event attributes comprise data about account-related transactions, and (3) the organization attributes comprise data about the organization's financial status; and

(b) performing one or more profitability calculations in the computer using the account, event and organization attributes accessed from the database, results from the amortization calculations, as well as one or more profit factors and one or more rules, wherein the profitability calculations comprise:

Profit (a_i)   =   Net Interest Revenue (NIR) (a_i)
     +   Other Revenue (OR) (a_i)
     -     Direct Expense (DE) (a_i)
     -     Indirect Expense (IE) (a_i)
     -     Risk Provision (RP) (a_i),

for an account a_i, wherein the profitability calculations include one or more amortization calculations in the computer using the account, event and organization attributes accessed from the database, the amortization calculations include an interest method that amortizes the Other Revenue, Direct Expense, Indirect Expense, or Risk Provision over a plurality of periods within a term for the account a_i, and the interest method comprises logic for calculating an Unamortized Amount and an Amortized Amount, such that:

$$\text{Amortized Amount} = \left[\frac{\text{Amt}*r}{(1+r)^n - 1} * \frac{(1+r)^k - 1}{r} \right] + (\text{Amt}_1 - \text{Adj.Amt}_1)$$

$$\text{Unamortized Amount} = \text{Amt} - \left[\frac{\text{Amt}*r}{(1+r)^n - 1} * \frac{(1+r)^k - 1}{r} \right] + (\text{Amt}_1 - \text{Adj.Amt}_1)$$

wherein:

n   =   number of terms in amortization period,

k   =   number of terms elapsed since amortization began,

such that k = 1, ..., n,

r_a =   annual interest rate,

p   =   periodicity of update,

r   =   period rate or r_a/p,

Amt   =   amount to be amortized,

$$\text{Amt}_1 \quad = \quad \text{amount amortized in a first amortization period,}$$

and

$$\text{Adj.Amt}_1 \quad = \quad \text{actual amount amortized in a first period.}$$

13-18. (CANCELED).

3.   The following is an examiner's statement of reasons for allowance: The prior art, either alone or in combination, does not disclose, nor provide any motivation to combine, the profitability calculations as recited from the independent claims 3-6 or 9-12, i.e. the amortization calculations in juxtaposition with the other claim language. Applicant's REMARKS from the November 11, 2005 Appeal Brief are convincing with regards to these claims, as amended.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."
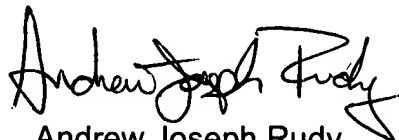
4. Corrected drawings to Figure 2 illustrating the profitability calculations formula are required. Figure 2 is the drawing figure elected by the Examiner to appear in the Official Gazette. Thus, this information must be included to more properly reflect the claim language.

5.   Further pertinent references of interest are noted on the attached PTO-892.

6.   Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Andrew Joseph Rudy whose telephone number is 571-

272-6789. The examiner can normally be reached on Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Alexander G. Kalinowski can be reached on 571-272-6771. The fax phone

number for the organization where this application or proceeding is assigned is 571-

273-8300.

Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free).

Andrew Joseph Rudy
Primary Examiner
Art Unit 3627